

SUZANNE BALISTRERI
Sr. Disability Benefits Specialist - (414) 299-3857
Disability Benefits Division
Disability Income Department

**Northwestern
Mutual Life**

April 14, 2000

MR ARCHIE V DIVEGLIA
ATTORNEY AT LAW
119 LOCUST ST
HARRISBURG PA 17101

Re: Cynthia A. Diveglia
D1070572

Dear Mr. Diveglia:

We have completed our review of Ms. Diveglia's claim for ongoing disability benefits.

As you are aware, benefits have been paid as an accommodation without admission of liability while we waited for medical documentation to support ongoing disability. We anticipated receiving this information following a November 29, 1999 examination by Dr. Seidman, however, appointments were cancelled or rescheduled until March 27, 2000. We continued to provide monthly benefits while awaiting the results of this office visit. We have received a copy of the office notes from the March 27, 2000 examination and our medical consultants have reviewed the information. The documentation provided does not support ongoing disability due to medical restrictions or limitations. As a result, this disability claim has been terminated.

Premiums will no longer be waived as of the following policy anniversary:

POLICY	ANNIVERSARY
D1070572	July 28, 2000

Should the insured have any additional information or documentation she would like us to consider in support of her claim, please provide it to us within 30 days.

Please contact me with any questions you may have regarding this matter.

Sincerely,


Suzanne Balistreri

cc: BRADLEY NEWMAN, CLU
TURNER AGENCY (072)